# Open Enrollment for 2016:

## October 26 – November 6, 2015

*For Retired Montgomery County Government Employees*

# 2016 RETIREE OPEN ENROLLMENT GUIDE

If you want to make changes for 2016,
all changes/paperwork must be received by:

## November 6, 2015 at 5:00 pm ET

➜ Important changes for 2016 – see page 2
➜ Lots of special events – see page 6

# Open Enrollment Key Points:

- Please use the Confidential Fax/Mail Coversheet enclosed with your Open Enrollment packet if you are making changes for 2016. Please note that the Office of Human Resources (OHR) Health Insurance Team cannot confirm the receipt of a faxed or mailed packet.

- If you have reviewed your materials and do not want to make changes for 2016, you do not need to do anything.

- Your cost share (and, if applicable, cost share expiration date) can be found on your Fact Sheet that is enclosed with your Open Enrollment packet. See page 8 for details about cost shares.

- If you have a qualified status change (life event) _during_ Open Enrollment such as marriage, divorce, the birth of a child or the death of spouse, please do not make changes using the Open Enrollment form or online system. Instead, contact the OHR Health Insurance Team via MC311 to make your changes (see inside back cover for contact information).

- Rates for some plans, especially prescription plans, are increasing significantly for 2016. See page 2 and also refer to the 2016 Health Insurance Rate sheets.

## Contents

# Open Enrollment Overview

## About Open Enrollment

Open Enrollment is generally the only time of year you can make changes to certain benefits for the next plan year. During this time, you can enroll in, change or cancel selections for yourself and your dependents for the following coverage:

- Medical*
- Prescription*
- Dental
- Vision

*Reminder: Retirees in the CareFirst BlueCross BlueShield Indemnity Plan (closed to new and former plan members) who decide to cancel coverage or change to another medical plan during Open Enrollment will not be able to re-enroll in this plan in the future. Also, Indemnity Plan members who cancel SilverScript Plan prescription coverage automatically cancel their Indemnity Plan coverage.

You can only cancel (not enroll in or increase):

- Optional Life Insurance
- Dependent Life Insurance

## When do changes take effect?

New rates and plan changes made during this fall's Open Enrollment will take effect January 1, 2016.

## Can I make changes after Open Enrollment ends?

If you have a qualified status (life event) change during the year such as if you marry, divorce or have a child, you may make certain changes to some of your benefits outside of Open Enrollment. Notify the OHR Health Insurance Team and make your changes within 60 days of the date of your qualified status change. For details, see the Summary Description available on your Open Enrollment Home Page.

## Utilize your Open Enrollment Home Page online resources

This booklet references your Open Enrollment Home Page, which contains numerous decision-making tools, online instructions and the link to Self-Service Benefits (the online system to make changes for 2016).

**www.montgomerycountymd.gov/OE**
➔ **Available October 26, 2015!**

*Select your Open Enrollment Home Page and bookmark it on your computer.*

## Open Enrollment for 2016:

**Monday, October 26, 2015 through Friday, November 6, 2015 at 5:00 pm ET**

# What's New for 2016?

## Significant rate increases for some plans

When the County's health insurance plans experience a difference between premiums received and claims paid, rates increase—sometimes significantly—the following plan year. Due to increased claims costs, plan rates for 2016 will increase as shown below, particularly for the Caremark and SilverScript prescription plans.

|  | 2016 % increase* |
|---|---|
| **MEDICAL:** | |
| CareFirst High Option POS | 0.4% |
| CareFirst Standard Option POS | 0.4% |
| UnitedHealthcare Select HMO | 7.3% |
| Kaiser HMO | 2.6% – 3.2% |
| CareFirst Indemnity** | 0% |
| **PRESCRIPTION:** | |
| Caremark High Option $5/$10 Rx | 29.9% – 30.5% |
| Caremark Standard Option $10/$20/$35 Rx | 30.2% – 30.8% |
| SilverScript High Option $5/$10 Rx | 29.4% – 29.9% |
| SilverScript Standard Option $10/$20/$35 Rx | 29.7% – 30.4% |
| **DENTAL:** | |
| Dental PPO | 0.0% |
| **VISION:** | |
| OptiVision Discount Plan | 0.0% |

*If a range of percent increases is shown, it indicates slight differences for Non-Medicare, Medicare and Split (Medicare/Non-Medicare) rate categories.

**Closed to new and former members.

See the enclosed rate sheet for details. Also, to compare 2015 and 2016 rates, use the rates calculator that will be available online beginning October 26, 2015 on your Open Enrollment Home Page at www.montgomerycountymd.gov/OE .

## Caremark and SilverScript Prescription Plan Changes

In an effort to control rising prescription plan costs, the following programs will be implemented for all prescription plan members beginning January 1, 2016. Affected members will receive letters at home in November and December 2015.

*Generic step therapy*
This program will require the use of cost-effective generic alternatives, within the same therapeutic class, as the first line of therapy before certain brands are covered.

*Advanced control specialty formulary*
This program excludes coverage of specialty medications in 12 classes with alternative, preferred medications.

*Specialty guideline management*
This program will help ensure appropriate utilization for specialty medications. An approval will be required prior to starting therapy for select medicines such as biotech/specialty injectable and oral medicines, and there will be a review of clinical information from your doctor for approval of treatment with these medicines. Decisions will be based on guidelines specific for the drug and will be administered by a CVS clinical specialist.

# Your Eligible Dependents

Below are eligible dependents whom you may enroll in your medical, prescription drug, dental and/or vision plans. To change your dependent coverage, you may need to provide certain documentation (see page 5). If a dependent is no longer eligible (for example, your ex-spouse), be sure to remove that dependent from your coverage since you are responsible for paying 100% of the claims expenses for any ineligible dependent who remains on the plan.

## Can I enroll or maintain coverage for my…?

| | | |
|---|---|---|
| **Spouse or** | If we are legally married? | Yes |
| **Domestic** | If my domestic partner is registered with the County?* | Yes |
| **Partner*** | If we are divorced or the domestic partnership* has dissolved? | No |
| **Children** | Who are my biological, legally adopted, stepchildren, children of a domestic partner or children under my legal custody *and* who are: | |
| | • Under age 26? | Yes |
| | • Age 26 and over? (unless incapable of self-support) | No |
| **Relatives** | Who are my sisters, brothers, parents or parents-in-law? | No |
| | Who are my grandparents, grandchildren, aunts, uncles, cousins, nieces or nephews? | No |

*Domestic partners:* For information regarding eligibility, possible tax consequences and required documentation, review the Domestic Partner Enrollment Packet available online through the Open Enrollment Home Page.

## Dependent eligibility reminder

To add a dependent to your coverage, make the election <u>during this fall's Open Enrollment</u> and provide supporting documentation (such as a birth or marriage certificate as outlined on page 5) so that the OHR Health Insurance Team <u>receives</u> both your election and supporting documentation by November 6, 2015 at 5:00 PM ET.

# Follow These Steps

## Step 1: Read your materials and utilize the online tools.

Visit your Open Enrollment Home Page at www.montgomerycountymd.gov/OE to access Forms, the Health Insurance Rates Comparison Estimator (for comparing 2015 and 2016 rates), the 2016 Rx Plan Selection Estimator (to help you see which Rx Option is best for you) and much more.

## Step 2: Review your current coverage.

Your Open Enrollment Fact Sheet, enclosed with this guide, displays your current 2015 coverage.

## STOP! No changes? If you have reviewed
your materials and do not want to make changes for 2016, *you do not need to do anything.* However, if you have an AccessMCG account, you are encouraged to print your online 2016 confirmation statement for your records.

## Step 3: Make your changes and submit any required paperwork by the deadline.

You have two options to make your changes: online or paper. Refer to the chart on the next page for instructions as well as required forms and documentation. If submissions are received after the deadline (November 6, 2015 at 5:00 pm ET), they will not be accepted or processed.

## Step 4: Review your final confirmation statement.

In December, final confirmation statements showing 2016 group insurance coverage will be mailed to the homes of all benefits-eligible retirees. If you have questions after thoroughly reviewing the statement, contact the OHR Health Insurance Team in writing by the deadline shown on your statement.

## Step 5: Note when your new rates and plans (if applicable) take effect.

Changes made during this fall's Open Enrollment period will be effective January 1, 2016. New 2016 rates will appear on pension checks dated January 1, 2016. For those who pay their group insurance premiums via Direct Bill, new 2016 rates will appear on the January invoice sent in December.

## Step 6: Look for your new plan member ID cards (if applicable).

Participants who change plans or enroll for the first time during Open Enrollment should expect to receive a new member ID card from their plan's carrier. If you do not receive a new ID card by late January 2016, you can print cards online through most plan websites, or you can contact your carrier for assistance (see back inside cover).

Note: A new ID card is not issued if you change from one prescription plan option (Standard Option or High Option) to the other.

## How to make changes for 2016 – *please use only one option below!*

| Paper | Online |
|---|---|
| 1. Complete the 2016 Health and Life Insurance Retiree Election Form.<br>2. Gather any required documentation (see chart below).<br>3. Make a copy of all materials for your records.<br>4. Send the enclosed Confidential Fax/Mail Coversheet along with your completed materials so that they are <u>received</u> by the deadline. It's fine to fold and mail your materials in a standard envelope. However, you may need to add extra postage if mailing more than 4 sheets of paper.<br><br>   ▪ *Fax to:* 240-777-5131, *or*<br>   ▪ *Mail to:* OHR Health Insurance Team<br>     101 Monroe St 7<sup>th</sup> Floor<br>     Rockville, MD 20850<br><br>5. Your final 2016 confirmation statement will be mailed to you in December 2015. | *Note:* You must register to have an online AccessMCG account. If you have not registered or need account assistance, call MC311 (see inside back cover) to place a service request.<br><br>1. Go to www.montgomerycountymd.gov/OE and select the retiree Open Enrollment Home Page.<br>2. Select "Link to Self-Service Benefits."<br>3. Follow the steps to log on and make changes.<br>4. Print your 2016 online confirmation statement.<br>5. If additional paperwork is required (see below), make a copy for your records and follow step 4 at left.<br>6. Your final 2016 confirmation statement will be mailed to you in December 2015. |

## Required forms and additional documentation

| If you want to… | You need to make your changes (online or using the Election Form) and submit: |
|---|---|
| Enroll in the CareFirst BCBS POS medical plan | BCBS Point of Service Primary Care Provider (PCP) Selection Form (not required for POS Out-of-Area members or Medicare-eligible retirees)<br>➔ **Fax this document to BCBS as shown on the form.** |
| Add a dependent | • *Spouse:* Official State Marriage Certificate (certified by appropriate State or County Official)<br>• *Domestic Partner:* County's Domestic Partner Affidavit<br>• *Biological Child:* State Birth Certificate*<br>• *Adopted Child:* Copy of Adoption or Placement for Adoption Papers.<br>• *Step Child:* State Birth Certificate*, Marriage Certificate and Divorce Decree or Custody Papers<br>• *Disabled Child:* Medical plan verification of disability prior to age 26<br>• *Legal Custody:* Copy of Court Order granting legal custody<br><br>* Must show plan member or spouse/domestic partner as parent.<br>➔ **Fax or mail this documentation using the enclosed Confidential Fax/Mail Coversheet.** |
| Delete a dependent | No additional form or documentation is needed during Open Enrollment (except for life events that occur during Open Enrollment, such as a divorce or dependent death– contact the Health Insurance Team via MC311) |

*For forms and information on how to obtain missing dependent documentation:* Go to your Open Enrollment Home Page at www.montgomerycountymd.gov/OE.

# Special Events & Online Assistance

| Date | Time | Event | Details |
|------|------|-------|---------|
| 10/26 – 11/6 | Weekdays 10:00 am – 12:00 pm & 1:00 pm – 3:00 pm | **Computer assistance available** *Executive Office Building Office of Human Resources 101 Monroe St. (7$^{th}$ Floor) Rockville, MD 20850* | If you want to make changes for 2016 using the online system and need assistance, stop by during one of the specified times shown left. Be sure to bring your online AccessMCG user name and password. |
| 10/29 | 2:30 pm – 4:00 pm | **Open Enrollment Presentation** *Rockville Library (1$^{st}$ floor) 21 Maryland Ave Rockville, MD 20850* | Attend a presentation to understand:<br><br>• Health insurance changes for 2016<br>• Important rate increases<br>• Prescription drug plan changes<br>• How to use the many decision-making online tools available such as Rates Calculators and the Rx Estimator. |
| 10/30 | 9:30 am – noon | **Open Enrollment Presentation** *UpCounty Regional Services Center 12900 Middlebrook Rd Germantown, MD 20874* | |
| 11/3 & 11/4 | 11:00 am – 2:00 pm | **Open Enrollment Fairs** *Executive Office Building Cafeteria 101 Monroe St. Rockville, MD 20850* | Plan representatives for the County's plans, as well as OHR Health Insurance Team members, will be available onsite to answer questions. |
| 11/3 & 11/4 | 2:30 pm – 3:30 pm | **SilverScript / Caremark Prescription Seminars** *Council Office Building Auditorium 100 Maryland Ave. Rockville, MD 20850* | CVS representatives will present information about the Caremark and SilverScript prescription plans. |

**Can't attend?** A copy of all presentations will be available on the Retiree Open Enrollment Home Page at www.montgomerycountymd.gov/OE.

**Reminder:** The OHR Health Insurance Customer Care Center is open Monday-Friday, open 8:00 am-5:00 pm. Walk-ins are welcome!

# Cost-Saving Tips

## *Medical coverage:* Choosing the plan that's right for you

Before selecting a medical plan or deciding to stay with your current one for 2016, review the Group Insurance Summary Description and Comparing Your Medical Benefits chart on your Open Enrollment Home Page to understand the plan's coverage. Also check to see if you need to choose a Primary Care Provider (PCP) to access lower cost, in-network benefits. In addition, review the rates; you may want to consider a lower-cost alternative.

➔ *Important tip if you select the CareFirst BlueCross BlueShield Point of Service (POS) Plan* (not required for POS Out-of-Area members or Medicare-eligible retirees):  Select a PCP by completing the PCP Selection Form on the Open Enrollment Home Page. Why? When you select a PCP for yourself and your dependents, you receive in-network benefits whenever you see a participating provider. This means your out-of-pocket expenses are lower. If you do not select a PCP, your benefits are covered at the out-of-network level, *even if you see a participating provider*, which means your out-of-pocket expenses are *higher*.

## *Prescription drug coverage:* Make the most of your plan

Decide which prescription plan—Standard or High Option—is best for you. Both plans cover the same prescription drugs but have different copay levels; also, the Standard Option has a $50 calendar year deductible per family. If you are currently a High Option Prescription Plan participant, compare it to the Standard Option Prescription Plan, which has a $50 calendar year deductible, different copays and rates. For more information, contact Caremark or use the online Rx Plan Selection Estimator on the Open Enrollment Home Page.

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# Communications Survey

There are number of ways you can complete the survey below:  via www.montgomerycountymd.gov/OE (select your Open Enrollment Home Page), or fax or mail the survey below to the OHR Health Insurance Team (see inside back cover for contact information). We value your input!

**1. My** printed **Open Enrollment materials were:**
- ❒ Clear
- ❒ Somewhat clear
- ❒ Unclear

**2. My** printed **Open Enrollment materials had:**
- ❒ Just the right amount of information
- ❒ Too much information
- ❒ Not enough information

**3. How helpful were the** online calculators **provided on the *Open Enrollment Home Page?***
- ❒ Very helpful
- ❒ Somewhat helpful
- ❒ Not helpful at all
- ❒ I went online but did not use any online tools
- ❒ I did not go online

**4. How easy was it to go online and make your Open Enrollment changes*?***
- ❒ Easy
- ❒ Somewhat easy
- ❒ Difficult
- ❒ I did not make changes online

**5. How can future Open Enrollment communications be improved?**

_____

_____

_____

_____

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# Frequently Asked Questions (FAQs)

## Do I need to elect Parts A <u>and</u> B when I become Medicare-eligible?

Yes; you and your Medicare-eligible dependents must elect Part A *and* Part B. You must also send a copy of your Medicare card to the OHR Health Insurance Team. However, if you are covered by another employer's insurance, you can defer Part B. Before making these decisions, check with Medicare (1-800-MEDICARE).

## What should I do if my doctor opts out of Medicare?

The County's medical insurance, as secondary payor, will not cover any portion of the costs for office or treatment visits for doctors who have opted out of Medicare.

To find doctors who accept Medicare, visit www.medicare.gov. Always verify with doctors that they accept Medicare, as there may be a time lag between doctors opting out and the website being updated.

## Which rate category applies to me?

There are three different rate categories:

- *Non-Medicare* means that neither you nor anyone you wish to cover is eligible for Medicare.
- *Medicare Only* means that everyone you wish to cover, including yourself, is eligible for Medicare.
- *Non-Medicare & Medicare* (also called "Split Rates") means that at least one person you wish to cover is eligible for Medicare.

When someone on your coverage first becomes Medicare-eligible, the premium paid will change from the *Non-Medicare* rate to the *Non-Medicare & Medicare (Split)* rate. If you and all your dependents become eligible for Medicare, the rate will change to the *Medicare Only* rate.

## Will my cost share expire?

Only those retirees with a 20% cost share have a cost share expiration date (shown on your Open Enrollment Fact Sheet). When the 20% cost share expires, the retiree pays 100% of the premium.

# Health Insurance Resources

| RESOURCE | PHONE | WEB / EMAIL |
|---|---|---|
| **Medical** | | |
| • CareFirst BlueCross BlueShield | 888-417-8385 | www.carefirst.com<br>*Tip:* In-Service Area Point-of-Service (POS) Plan members: Under www.carefirst.com, go to Find a Provider, click the Search feature, and choose a doctor from any BlueChoice network or the Maryland POS network.  Out-of-Area POS Plan members: Visit http://provider.bcbs.com/ and enter MCG under Already a Member (plus location, etc.) then press Go. |
| • Kaiser Permanente | | https://healthy.kaiserpermanente.org |
|    o *Washington area* | 301-468-6000 | |
|    o *Baltimore area* | 800-777-7902 | |
| • United Healthcare HMO | 800-638-0014 | http://welcometouhc.com/mcg or www.myuhc.com<br>➢ *Tip:* This plan utilizes the Select EPO network. |
| **Prescription** | | |
| • SilverScript (Medicare-eligible retirees) | 866-249-6167 | www.mcg.silverscript.com |
| • Caremark (all others) | 866-240-4926 | www.caremark.com |
| **Dental** | | |
| • United Concordia | 866-851-7564 | www.ucci.com/tuctcc<br>➢ *Tip:* Enter *Mont* for organization name. |
| **Vision** | | |
| • NVA | 800-672-7723 | www.e-nva.com<br>➢ *Tip:* To find a provider, enter group *10440001*. |
| **General Numbers and Websites** | | |
| • MC311 | 240-777-0311<br>Toll-free: 877-613-5212<br><br>TTY:<br>301-251-4850 | www.montgomerycountymd.gov/311<br>Open Monday - Friday, 7:00 am - 7:00 pm. Any questions MC311 representatives cannot answer are immediately routed via a service request to the OHR Health Insurance Customer Care Center, Monday-Friday, open 8:00 am-5:00 pm. |
| • Office of Human Resources (OHR) Health Insurance Team | | Fax:    240-777-5131 (Fax)<br>Mail:    OHR Health Insurance Team<br>       101 Monroe St 7th Floor<br>       Rockville, MD 20850 |
| • Open Enrollment Home Page | N/A | www.montgomerycountymd.gov/OE<br>➢ *Tip:* Select the retiree Home Page |
| • OHR Website | N/A | www.montgomerycountymd.gov/OHR |

*For all things Open Enrollment...*

# Visit the
# Open Enrollment Home Page:

## www.montgomerycountymd.gov/OE

- Decision-making calculators
- Self-Service Benefits link
- Online instructions
- Plan materials
- And much more!

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